APPENDIX A

$25,000 Introductory Offer.

(You don't need $200,000 before our investment men will talk to you.)



We've weathered a lot of storms.

Most investment advisory services begin a lot higher than $25,000. But we've come up with a new way to apply the benefits of our regular investment advisory service to accounts under $200,000.

Besides, can you think of a better way for us to get to know each other than with a special introductory offer?

Basically, it's a way for you to take a new approach to investing. By letting us do it for you. We'll arrange for you to open an account with a leading Wall Street brokerage firm. And then we buy and sell securities as we think best, keeping you up to date on every transaction. (You'll see that every move we make reflects a performance-minded philosophy specifically designed to get the jump on inflation.)

We won't over-diversify, or be super-conservative. We believe in a select number of common stocks, carefully chosen, as the best way to long-range growth. Which is why we base our decisions on plenty of careful research. With scores of hard-headed investment men keeping tabs on every industry. Plus a special computer for projecting corporate earnings and growth into the future.

In our hands, your portfolio will be guided by this deep-digging research effort.

But we are also guided by the experience that comes from 156 years of handling people's money. (You learn a lot when you've weathered 36 recessions and depressions.)

Now, if you are someone who wants to beat the shrinking dollar through a performance-minded investment program, you'll be interested in the record that our Special Investment Advisory Service has already achieved. We'll be glad to discuss it with you. Just write Trust & Investment Division, First National City Bank, 399 Park Ave., New York, N. Y. 10022, or call (212) 559-6009.

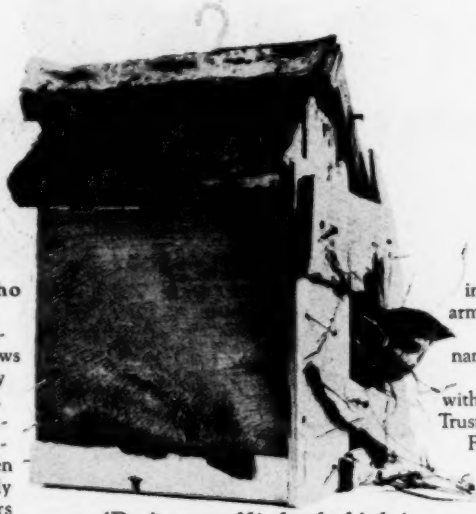
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Source: 107 TRUSTS AND ESTATES 465 (1968)

How to beat the odds in do-it-yourself investing.

Don't do it yourself.



(Do-it-yourself is for the birds.)

Anybody who plays the market in a hot-tip-make-a-quick-buck way knows today's bonanza may be tomorrow's bust.

Of course, investing always involves risks. But when you've successfully survived 156 years and 36 different depressions and recessions to handle billions of dollars of other people's money, you're bound to come to some pretty hard-nosed and helpful conclusions along the way.

For one, we've learned that in the long run (and that's what counts) you can't beat investment planning based on the careful selection and professional management of common stocks.

To help our hard-nosed pros do their job, we back them up with the biggest financial library in all banking. Plus a small army of specialists in almost any industry you can name. To learn how to beat the odds through do-it-with-us investing, just write: Trust & Investment Division, First National City Bank, 399 Park Avenue, New York, N.Y. 10022.

Of course, you could simply call (212) 559-6009. Who knows? It may not only be your last do-it-yourself investment. It may be your best.

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APPENDIX B

COMMINGLED INVESTMENT ACCOUNT

FIRST NATIONAL CITY BANK

